



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

JOEL A. ACKERMAN
JA 4027
XCA 148080-1/trf
ZUCKER, GOLDBERG & ACKERMAN, LLC
Attorneys for Secured Creditor
GMAC MORTGAGE, LLC
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In Re:

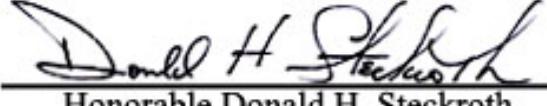
Roberto Camean

Case No.: 10-50224-DHS
Adv. No.:
Hearing Date: March 9, 2011
9:00am
Judge: Donald H. Steckroth

ORDER RESOLVING DEBTOR'S MOTION TO CRAM DOWN LIEN OF SECURED CREDITOR

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: 03/21/2011


Honorable Donald H. Steckroth
United States Bankruptcy Judge

Debtor: Roberto Camean

Case No.: 10-50224-DHS

Caption: **ORDER RESOLVING DEBTOR'S MOTION TO CRAM DOWN LIEN OF SECURED CREDITOR**

This matter having been brought before the Court by Tanya N. Helfand, attorney for Debtor, upon a motion to cram down lien of Secured Creditor as to real property located at 120 Fellswood Drive, Livingston, NJ 07039, and it appearing that notice of said motion was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Secured Creditor, Zucker, Goldberg & Ackerman, LLC, attorneys for Secured Creditor, GMAC MORTGAGE, LLC, Joel A. Ackerman appearing; and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** this Stipulation will provide that GMAC MORTGAGE, LLC's lien will only be stripped upon the Debtor's receipt of his discharge and completion of his Chapter 13 Plan. Any dismissal of the case or conversion to a Chapter 7 will result in a full reinstatement of GMAC MORTGAGE, LLC's lien; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the lien shall be released and extinguished upon the successful completion of the Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that GMAC MORTGAGE, LLC, shall file a release of the lien with the recorder of deeds in the County of Essex for mortgage dated and recorded in Book 11116 at Page 48 within 30 days of the date of the service of debtor's discharge; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that in the event GMAC MORTGAGE, LLC fails to discharge the mortgage within the prescribed period, the debtor(s) and/or debtors' counsel may record with the recorder of deeds a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that GMAC MORTGAGE, LLC, shall have an unsecured claim in the amount listed on its Proof of Claim; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** the Debtor retains the right to object to GMAC MORTGAGE, LLC's claim, and

Debtor: Roberto Camean

Case No.: 10-50224-DHS

Caption: **ORDER RESOLVING DEBTOR'S MOTION TO CRAM DOWN LIEN OF SECURED CREDITOR**

It is **FURTHER, ORDERED, ADJUDGED** and **DECreed** that the Debtor comply with the disclosures set forth in 11 U.S.C. 521 (f).